

Information to identify the case:

Debtor 1	<u>Thomas A Capps Jr.</u>	Social Security number or ITIN	xxx-xx-6848
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jacqueline C Capps</u>	Social Security number or ITIN	xxx-xx-3507
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-21703-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas A Capps Jr.

Jacqueline C Capps
aka Jacqueline C Branham, aka Jacqueline C
Branham-Capps

10/30/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas A Capps, Jr.
Jacqueline C Capps
Debtors

Case No. 19-21703-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 30, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas A Capps, Jr., Jacqueline C Capps, 9 Battles Rd, Williamstown, NJ 08094-2034
aty	+ Daniel Zones, 48 Cunningham Lane, Cherry Hill, NJ, NJ 08003-2502
518296856	+ AFC Urgent Care, 475 Hurffville Crosskeys Road, ste B, Sewell, NJ 08080-2360
518296858	Asset Maximization Group Inc, PO Box 190191, South Richmond Hill, NY 11419-0191
518705216	+ Atlantica, LLC, Land Home Financial Services, 3611 South Harbor Blvd, Suite 100, Santa Ana, CA 92704-7915
518705217	+ Atlantica, LLC, Land Home Financial Services, 3611 South Harbor Blvd, Suite 100, Santa Ana, CA 92704, Atlantica, LLC Land Home Financial Services 92704-7915
518296864	D&A Services, 1400 E Touhy Ave, Millville, NJ 08332
518296866	Inspira Health, P.O. Box 48274, Newark, NJ 07101-8474
518296870	+ Kennedy medical group, PO Box 95000, CL 4570, Philadelphia, PA 19195-0001
518296871	+ Monroe Township Tax Assessor, 125 Virginia Avenue, Williamstown, NJ 08094-1777
518332614	+ Morgan Stanley Mortgage Capital Holdings LLC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518296872	+ New Jersey Urology, LLC, 1515 Broad Street, Suite B130, Bloomfield, NJ 07003-3085
518296878	+ SCHC Pediatric Anes, PO Box 784456, Philadelphia, PA 19178-4456
518296880	+ SMA Medical Lab, Inc, 940 Pennsylvania Blvd, Ste E, Feasterville, PA 19053-7834
518296877	Sams Club, PO Box 350942, Atlanta, GA 30353
518495304	+ Township of Monroe (Gloucester County), 125 Virginia Avenue, Williamstown, NJ 08094-1768
518296883	Wilmington Savings Fund Society, 145 Clinton Street, Delaware City, DE 19706

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 30 2024 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 30 2024 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518296855	+ Email/Text: collections@abcofcu.org	Oct 30 2024 20:36:00	ABCO Federal Cr Union, P.O. Box 247, Rancocas, NJ 08073-0247
518296857	+ EDI: URSI.COM	Oct 31 2024 00:31:00	Alltran Financial, LP, PO Box 722929, Houston, TX 77272-2929
518296859	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 30 2024 20:35:00	Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division, Penns Grove, NJ 08069-3600
518411804	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 30 2024 20:36:00	Bridgecrest, P O Box 29018, Phoenix, AZ 85038-9018
518296860	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 30 2024 20:36:00	Bridgecrest, 7300 E Hampton Ave, Mesa, AZ 85209-3324
518296863	Email/Text: BKBCNMAIL@carringtonms.com		

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		Oct 30 2024 20:35:00	Carrington Mortgage Services, 1610 E Saint Andrew Pl, Santa Ana, CA 92705
518296861	+ Email/Text: bankruptcy@cavps.com	Oct 30 2024 20:36:00	Calalry Portfolio, PO Box 27288, C/O Sprint, Tempe, AZ 85285-7288
518296862	+ Email/Text: amanda@cascollects.com	Oct 30 2024 20:36:00	Capital Collections, PO box 150, West Berlin, NJ 08091-0150
518299618	+ Email/Text: bankruptcy@cavps.com	Oct 30 2024 20:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518296865	^ MEBN	Oct 30 2024 20:36:38	Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297
518296868	EDI: IRS.COM	Oct 31 2024 00:31:00	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
519974255	+ Email/Text: mtgbk@shellpointmtg.com	Oct 30 2024 20:35:00	MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing 29603-0826
519974254	+ Email/Text: mtgbk@shellpointmtg.com	Oct 30 2024 20:35:00	MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520309027	Email/Text: mtgbk@shellpointmtg.com	Oct 30 2024 20:35:00	MCLP Asset Company, Inc. c/o, NewRez LLC dba Shellpoint Mortgage Servi, PO Box 10826, Greenville SC 29603-0826
518418020	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 30 2024 20:35:00	Morgan Stanley Mortgage Capital Holdings LLC, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518296873	^ MEBN	Oct 30 2024 20:34:41	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
518296874	+ EDI: AGFINANCE.COM	Oct 31 2024 00:31:00	One Main Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
518331001	+ EDI: AGFINANCE.COM	Oct 31 2024 00:31:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
519971386	Email/Text: bkecf@padgettlawgroup.com	Oct 30 2024 20:35:00	MCLP Asset Company, Inc., c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312
518296876	Email/Text: banko@preferredcredit.com	Oct 30 2024 20:35:00	Preferred Credit, PO Box 1679, Saint Cloud, MN 56302-1679
518296875	Email/Text: bankruptcies@pennncredit.com	Oct 30 2024 20:35:00	Penn Credit Corp, PO Box 988, C/O QVC, Harrisburg, PA 17108-0988
518296882	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 30 2024 20:35:00	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
518357139	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 30 2024 20:35:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518357279	Email/Text: bankruptcy@bbandt.com	Oct 30 2024 20:35:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
518296879	Email/Text: bankruptcy@bbandt.com	Oct 30 2024 20:35:00	Sheffield Financial, P.O. Box 580229, Charlotte, NC 28258-0229
518296881	+ Email/Text: bankruptcynotice@sjindustries.com	Oct 30 2024 20:35:00	South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577
518586749	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 30 2024 20:35:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

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518586750	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 30 2024 20:35:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518298068	^ MEBN	Oct 30 2024 20:36:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518495255	Email/Text: jpotopchuk@monroetownshipnj.org	Oct 30 2024 20:35:00	Township of Monroe, 125 Virginia Avenue, Williamstown, NJ 08094

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
poa	*+	Jacqueline C. Capps, 9 Battles Road, Williamstown, NJ 08094-2034
cr	*P++	TOWNSHIP OF MONROE, ATTN TAX COLLECTOR'S OFFICE, 125 VIRGINIA AVENUE, WILLIAMSTOWN NJ 08094-1768, address filed with court., Township of Monroe, 125 Virginia Avenue, Williamstown, NJ 08094
518296867	*	IRS, PO Box 744, Springfield, NJ 07081-0744
518296869	*+	Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew M. Lubin	on behalf of Creditor MCLP Asset Company Inc., nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Morgan Stanley Mortgage Capital Holdings LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Seymour Wasserstrum	

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on behalf of Power of Attorney Jacqueline C. Capps mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Debtor Thomas A Capps Jr. mylawyer7@aol.com, ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Joint Debtor Jacqueline C Capps mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Wade Dickey

on behalf of Creditor Township of Monroe wdickey@floriolaw.com nwatson@floriolaw.com

TOTAL: 11